



IAPD Report

JOHN BERNARD ANZALDUA

CRD# 2107126

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 3
Registration and Employment History	4 - 5
Disclosure Information	6



When communicating online or investing with any professional, make sure you know who you're dealing with. [Imposters](#) might link to sites like BrokerCheck from [phishing](#) or similar scam websites, or through [social media](#), trying to steal your personal information or your money.

Please contact FINRA with any concerns.



IAPD Information About Representatives

IAPD offers information on all current-and many former representatives. Investors are strongly encouraged to use IAPD to check the background of representatives before deciding to conduct, or continue to conduct, business with them.

What is included in a IAPD report?

IAPD reports for individual representatives include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards.

It is important to note that the information contained in an IAPD report may include pending actions or allegations that may be contested, unresolved or unproven. In the end, these actions or allegations may be resolved in favor of the representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

Where did this information come from?

The information contained in IAPD comes from the Investment Adviser Registration Depository (IARD) and FINRA's Central Registration Depository, or CRD, (see more on CRD below) and is a combination of:

- information the states require representatives and firms to submit as part of the registration and licensing process, and
- information that state regulators report regarding disciplinary actions or allegations against representatives.

How current is this information?

Generally, representatives are required to update their professional and disciplinary information in IARD within 30 days.

Need help interpreting this report?

For help understanding how to read this report, please consult NASAA's IAPD Tips page <http://www.nasaa.org/IAPD/IARReports.cfm>

What if I want to check the background of an Individual Broker or Brokerage Firm?

To check the background of an Individual Broker or Brokerage firm, you can search for the firm or individual in IAPD. If your search is successful, click on the link provided to view the available licensing and registration information in FINRA's BrokerCheck website.

Are there other resources I can use to check the background of investment professionals?

It is recommended that you learn as much as possible about an individual representative or Investment Adviser firm before deciding to work with them. Your state securities regulator can help you research individuals and certain firms doing business in your state. The contact information for state securities regulators can be found on the website of the North American Securities Administrators Association <http://www.nasaa.org>



Report Summary

JOHN BERNARD ANZALDUA (CRD# 2107126)

The report summary provides an overview of the representative's professional background and conduct. The information contained in this report has been provided by the representative, investment adviser and/or securities firms, and/or securities regulators as part of the states' investment adviser registration and licensing process. The information contained in this report was last updated by the representative, a previous employing firm, or a securities regulator on **05/28/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	LPL FINANCIAL LLC	CRD# 6413	05/29/2015
IA	LPL FINANCIAL LLC	CRD# 6413	08/03/2016

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **5** jurisdiction(s).

Is this representative currently Inactive or Suspended with any regulator? **No**

Note: Not all jurisdictions require IAR registration or may have an exemption from registration.

Additional information including this individual's qualification examinations and professional designations is available in the Detailed Report.

REGISTRATION HISTORY

This representative was previously registered with the following firm(s):

	FIRM	CRD#	LOCATION	REGISTRATION DATES
IA	STRATEGIC WEALTH ADVISORS GROUP	140977	CAMPBELL, CA	06/05/2015 - 07/21/2016
B	U.S. BANCORP INVESTMENTS, INC.	17868	LOS GATOS, CA	06/03/2010 - 06/03/2015
IA	U.S. BANCORP INVESTMENTS, INC.	17868	LOS GATOS, CA	06/03/2010 - 06/03/2015

For additional registration and employment history details as reported by the individual, refer to the Registration and Employment History section of the Detailed Report.

DISCLOSURE INFORMATION

Disclosure events include certain criminal charges and convictions, formal investigations and disciplinary actions initiated by regulators, customer disputes and arbitrations, and financial disclosures such as bankruptcies and unpaid judgments or liens.

Are there events disclosed about this representative? **Yes**

The following types of events are disclosed about this representative:

Type	Count
Customer Dispute	3



Qualifications

REGISTRATIONS

This section provides the SRO, states and U.S. territories in which the representative is currently registered and licensed, the category of each registration, and the date on which the registration becomes effective. This section also provides, for each firm with which the representative is currently employed, the address of each location where the representative works. This individual is currently registered with 5 jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **LPL FINANCIAL LLC**
Main Address: 1055 LPL WAY
FORT MILL, SC 29715
Firm ID#: 6413

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	05/29/2015
B	California	Agent	Approved	05/29/2015
IA	California	Investment Adviser Representative	Approved	08/03/2016
B	Colorado	Agent	Approved	05/29/2015
B	Kentucky	Agent	Approved	05/29/2015
B	New York	Agent	Approved	05/23/2017
B	Washington	Agent	Approved	05/29/2015

Branch Office Locations

LPL FINANCIAL LLC
SANTA CRUZ, CA



Qualifications



PASSED INDUSTRY EXAMS

This section includes all industry exams that the representative has passed. Under limited circumstances, a representative may attain registration after receiving an exam waiver based on a combination of exams the representative has passed and qualifying work experience. Likewise a new exam requirement may be grandfathered based on a representative's specific qualifying work experience. Exam waivers and grandfathering are not included below.

This individual has passed 0 principal/supervisory exams, 2 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

General Industry/Product Exams

Exam	Category	Date
B Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B General Securities Representative Examination (S7)	Series 7	03/01/1991

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination (S65)	Series 65	01/13/2003
B Uniform Securities Agent State Law Examination (S63)	Series 63	01/17/1991



PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.

Only professional designations listed in Question 8 of the Form U4 will appear in this section if the appropriate box is checked and verified by the issuing organization at the time of the filing. Learn more about eligible designations at [IARD](#) and [NASAA](#).



Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
IA	06/05/2015 - 07/21/2016	STRATEGIC WEALTH ADVISORS GROUP	CRD# 140977	CAMPBELL, CA
B	06/03/2010 - 06/03/2015	U.S. BANCORP INVESTMENTS, INC.	CRD# 17868	LOS GATOS, CA
IA	06/03/2010 - 06/03/2015	U.S. BANCORP INVESTMENTS, INC.	CRD# 17868	LOS GATOS, CA
B	05/02/2009 - 05/18/2010	CHASE INVESTMENT SERVICES CORP.	CRD# 25574	SCOTTS VALLEY, CA
IA	05/02/2009 - 05/18/2010	CHASE INVESTMENT SERVICES CORP.	CRD# 25574	SCOTTS VALLEY, CA
B	12/18/2006 - 05/02/2009	WAMU INVESTMENTS, INC.	CRD# 599	SANTA CRUZ, CA
IA	12/18/2006 - 05/02/2009	WAMU INVESTMENTS, INC.	CRD# 599	SANTA CRUZ, CA
B	01/31/2006 - 11/17/2006	CITICORP INVESTMENT SERVICES	CRD# 23988	CAPITOLA, CA
IA	01/04/2006 - 11/17/2006	CITICORP INVESTMENT SERVICES	CRD# 23988	CAPITOLA, CA
B	11/05/2002 - 01/26/2004	WELLS FARGO INVESTMENTS, LLC	CRD# 10582	SAN FRANCISCO, CA
IA	11/05/2002 - 01/26/2004	WELLS FARGO INVESTMENTS, LLC	CRD# 10582	SUNNYVALE, CA
B	01/24/2002 - 11/04/2002	WM FINANCIAL SERVICES, INC.	CRD# 599	IRVINE, CA
B	07/12/1999 - 01/11/2002	BANC OF AMERICA INVESTMENT SERVICES, INC.	CRD# 16361	BOSTON, MA
B	02/08/1995 - 07/29/1999	A. G. EDWARDS & SONS, INC.	CRD# 4	ST. LOUIS, MO
B	04/22/1999 - 07/12/1999	BA INVESTMENT SERVICES, INC.	CRD# 12965	OAKLAND, CA
B	03/01/1994 - 02/08/1995	MGI INVESTMENTS, INC.	CRD# 16511	ST. LOUIS, MO



Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
B	07/22/1992 - 02/16/1994	A. G. EDWARDS & SONS, INC.	CRD# 4	ST. LOUIS, MO
B	04/20/1991 - 07/20/1992	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	NEW YORK, NY
B	03/05/1991 - 03/25/1991	AMERICAN EXPRESS FINANCIAL ADVISORS INC.	CRD# 6363	MINNEAPOLIS, MN
B	03/05/1991 - 03/25/1991	IDS LIFE INSURANCE COMPANY	CRD# 6321	MINNEAPOLIS, MN

EMPLOYMENT HISTORY

Below is the representative's employment history for up to the last 10 years.

Employment Dates	Employer Name	Position	Investment Related	Employer Location
05/2015 - Present	LPL FINANCIAL, LLC	REGISTERED REPRESENTATIVE	Y	SANTA CRUZ, CA, United States

OTHER BUSINESS ACTIVITIES

This section includes information, if any, as provided by the representative regarding other business activities the representative is currently engaged in either as a proprietor, partner, officer, director, employee, trustee, agent, or otherwise. This section does not include non-investment related activity that is exclusively charitable, civic, religious, or fraternal and is recognized as tax exempt.

- 05/29/2015 - BIG TREES WEALTH MANAGEMENT/ DBA FOR LPL BUSINESS (ENTITY FOR LPL BUSINESS)/ 100%/ SAN MATEO, CA
- 05/29/2015 - STRATEGIC WEALTH ADVISORS GROUP/ DBA FOR LPL BUSINESS (ENTITY FOR LPL BUSINESS)/ 100%/ SAN MATEO, CA



Disclosure Summary

Disclosure Information

What you should know about reported disclosure events:

(1) Certain thresholds must be met before an event is reported to IARD, for example:

- A law enforcement agency must file formal charges before an Investment Adviser Representative is required to report a particular criminal event.;
- A customer dispute must involve allegations that an Investment Adviser Representative engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.

(2) Disclosure events in IAPD reports come from different sources:

As mentioned in the "About IAPD" section on page 1 of this report, information contained in IAPD comes from Investment Adviser Representatives, firms and regulators. When more than one of these sources reports information for the same disclosure event, all versions of the event will appear in the IAPD report. The different versions will be separated by a solid line with the reporting source labeled.

(3) There are different statuses and dispositions for disclosure events:

- A disclosure event may have a status of *pending*, *on appeal*, or *final*.
 - A "pending" disclosure event involves allegations that have not been proven or formally adjudicated.
 - A disclosure event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
 - A "final" disclosure event has been concluded and its resolution is not subject to change.
- A final disclosure event generally has a disposition of *adjudicated*, *settled* or *otherwise resolved*.
 - An "adjudicated" matter includes a disposition by (1) a court of law in a criminal or civil matter, or (2) an administrative panel in an action brought by a regulator that is contested by the party charged with some alleged wrongdoing.
 - A "settled" matter generally represents a disposition wherein the parties involved in a dispute reach an agreement to resolve the matter. Please note that Investment Adviser Representatives and firms may choose to settle customer disputes or regulatory matters for business or other reasons.
 - A "resolved" matter usually includes a disposition wherein no payment is made to the customer or there is no finding of wrongdoing on the part of the Investment Adviser Representative. Such matters generally involve customer disputes.

(4) You may wish to contact the Investment Adviser Representatives to obtain further information regarding any of the disclosure events contained in this IAPD report.



DISCLOSURE EVENT DETAILS

When evaluating this information, please keep in mind that some items may involve pending actions or allegations that may be contested and have not been resolved or proven. The event may, in the end, be withdrawn, dismissed, resolved in favor of the Investment Adviser Representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to the Investment Adviser Registration Depository. Some of the specific data fields contained in the report may be blank if the information was not provided.

The following types of events are disclosed about this representative:

Type	Count
Customer Dispute	3

Customer Dispute

This section provides information regarding a customer dispute that was reported to the Investment Adviser Registration Depository (IARD) by the Investment Adviser Representative (IAR), an investment adviser and/or securities firm, and/or a securities regulator. The event may include a consumer-initiated, investment-related complaint, arbitration proceeding or civil suit that contains allegations of sales practice violations against the individual.

The customer dispute may be pending or may have resulted in a civil judgment, arbitration award, monetary settlement, closure without action, withdrawal, dismissal, denial, or other outcome.

Disclosure 1 of 3

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	BANC OF AMERICA INVESTMENT SERVICES, INC.
Allegations:	THROUGH THEIR ATTORNEY, THE CLIENTS ALLEGE THAT IN FEBRUARY AND MARCH 2000, MR. ANZALDUA RECOMMENDED UNSUITABLE MUTUAL FUND PURCHASES AND FAILED TO MAKE MATERIAL DISCLOSURES REGARDING THEIR INVESTMENTS
Product Type:	Mutual Fund(s)
Alleged Damages:	\$410,861.91

Customer Complaint Information

Date Complaint Received:	08/01/2003
Complaint Pending?	No
Status:	Settled
Status Date:	12/16/2003
Settlement Amount:	\$115,000.00
Individual Contribution Amount:	\$0.00

Reporting Source:	Individual
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Employing firm when activities occurred which led to the complaint: BANC OF AMERICA INVESTMENT SERVICES

Allegations: CUSTOMERS ALLEGED UNSUITABLE MUTUAL FUND PURCHASES AND THAT MR. ANZALDUA FAILED TO MAKE MATERIAL DISCLOSURES.

Product Type: Mutual Fund(s)

Other Product Type(s): NONE

Alleged Damages: \$410,861.91

Customer Complaint Information

Date Complaint Received: 08/01/2003

Complaint Pending? No

Status: Settled

Status Date: 12/16/2003

Settlement Amount: \$115,000.00

Individual Contribution Amount: \$0.00

Broker Statement I RECOMMENDED A MUCH MORE CONSERVATIVE STRATEGY THAT WAS BETTER DIVERSIFIED AND ALSO ALTERNATIVELY OFFERED A PORTFOLIO WITH GUARANTEED PROTECTION. THE CUSTOMERS WANTED NEITHER OF MY RECOMMENDATIONS THEY WANTED ABOUT 40% IN TECHNOLOGY "THE FUTURE" . I DISCLOSED ALL THE RISKS INHERENT AND THEY SIGNED PAPERWORK THAT SAID THEY UNDERSTOOD SAME . IF THEY WOULD HAVE FOLLOWED MY ADVICE THEY WOULD HAVE DONE VERY WELL INDEED.

Disclosure 2 of 3

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: BANC OF AMERICA INVESTMENT SERVICES, INC.

Allegations: CLIENT ALLEGES MR. ANZALDUA MISREPRESENTED THAT HER INVESTMENTS WOULD GENERATE A 30% RETURN. CLIENT ALSO CLAIMS MR. ANZALDUA GAVE POSITIVE ASSURANCES AS HER INVESTMENTS LOST MONEY. CLIENT HAS NOT SPECIFIED AN EXACT AMOUNT OF ALLEGED DAMAGES, HOWEVER CLIENT CLAIMS SHE HAS LOST MORE THAN HALF OF HER \$400,000 INVESTMENT.

Product Type: Mutual Fund(s)

Alleged Damages:

Customer Complaint Information

Date Complaint Received: 03/14/2003

Complaint Pending? No

Status: Denied

Status Date: 05/16/2003

Settlement Amount:

**Settlement Amount:****Individual Contribution
Amount:**
.....**Reporting Source:** Individual**Employing firm when
activities occurred which led
to the complaint:** BANC OF AMERICA INVESTMENT SERVICES, INC.**Allegations:** CLIENT ALLEGES MR. ANZALDUA MISREPRESENTED THAT HER INVESTMENTS WOULD GENERATE A 30% RETURN. CLIENT ALSO CLAIMS MR. ANZALDUA GAVE POSITIVE ASSURANCES AS HER INVESTMENTS LOST MONEY. CLIENT CLAIMS SHE HAS LOST MORE THAN HALF OF HER \$400,000 INVESTMENT.**Product Type:** Mutual Fund(s)**Alleged Damages:****Customer Complaint Information****Date Complaint Received:** 03/14/2003**Complaint Pending?** No**Status:** Denied**Status Date:** 05/16/2003**Settlement Amount:****Individual Contribution
Amount:****Broker Statement** I MET WITH THIS CUSTOMER FOR 7 HOURS OVER 4 MEETINGS. I PROVIDED HER WITH PROSPECTUSES AND TOLD HER IN EVERY MEETING THAT THE INVESTMENTS WERE NOT GUARANTEED. FURTHERMORE SHE SIGNED PAPERWORK THAT SUBSTANTIATES THAT SHE UNDERSTOOD THERE WERE RISKS INVOLVED AND THAT NO GUARANTEE EXISTED AND THAT SHE WAS A LONG-TERM GROWTH ORIENTED INVESTOR.**Disclosure 3 of 3****Reporting Source:** Firm**Employing firm when
activities occurred which led
to the complaint:** BANC OF AMERICA INVESTMENT SERVICES INC.**Allegations:** CLIENT ALLEGES THAT HE WANTED A RISK-FREE, NO-FEE INVESTMENT, BUT LATER LEARNED THAT HE LOST PART OF HIS PRINCIPAL INVESTMENT AND THAT THE FIRM AND HIS FINANCIAL ADVISOR RECEIVED COMPENSATION FOR THE PURCHASE.**Product Type:** Unit Investment Trust(s)**Alleged Damages:** \$10,000.00**Customer Complaint Information****Date Complaint Received:** 01/30/2003**Complaint Pending?** No



Status: Denied

Status Date: 03/11/2003

Settlement Amount:

**Individual Contribution
Amount:**
.....

Reporting Source: Individual

**Employing firm when
activities occurred which led
to the complaint:** BANC OF AMERICA INVESTMENT SERVICES INC.

Allegations: CLIENT ALLEGES THAT HE WANTED A RISK-FREE, NO-FEE INVESTMENT,
BUT LATER LEARNED THAT HE LOST PART OF HIS PRINCIPAL INVESTMENT
AND THAT THE FIRM AND HIS FINANCIAL ADVISOR RECEIVED
COMPENSATION FOR THE PURCHASE

Product Type: Unit Investment Trust(s)

Alleged Damages: \$10,000.00

Customer Complaint Information

Date Complaint Received: 01/30/2003

Complaint Pending? No

Status: Denied

Status Date: 03/11/2003

Settlement Amount:

**Individual Contribution
Amount:**

Broker Statement THIS CUSTOMER SIGNED A STATEMENT THAT SAID HE REALIZED THERE
WOULD BE BROKERAGE CHARGES AND THERE WAS RISK IN HIS
INVESTMENT. BANC OF AMERICA OFFERED TO BUST THE PURCHASE AND
GIVE HIM HIS MONEY BACK BUT HE'D HAVE TO RETURN HIS \$16,000 +
PROFIT (NET OF BROKERAGE FEES). THEY STRONGLY SUPPORTED THE
ABOVE STATEMENT.



End of Report

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